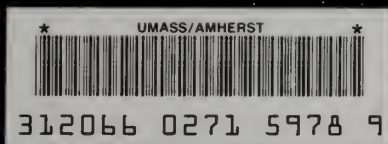


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msbdc

Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

BRIEFING SHEET

ESTABLISHED	September 1980
LEAD INSTITUTION	University of Massachusetts/Amherst School of Management
CONSORTIUM MEMBERS	Boston College, Southeastern Massachusetts University, University of Lowell, Clark University and Roxbury Community College
PROGRAM OBJECTIVE	To provide to small business a high quality program of one- to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.
LEGISLATIVE HISTORY	Established by Congress in 1980 under P.L. 96-302; amended in 1984 under P.L. 98-395.
FUNDING FORMULA PER PUBLIC LAW	50% U. S. Small Business Administration 25% Commonwealth of Massachusetts/Executive Office of Economic Affairs 25% University of Massachusetts/Amherst and the consortium members
SERVICES	Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. The MSBDC also provides technical assistance to manufacturers on product quality and technology assessment. Training programs are offered for a nominal fee on a wide variety of management issues.

The **MSBDC** regional and specialty center service delivery network is designed to effectively service small businesses throughout the Commonwealth. The program is structured as follows:

FIVE REGIONAL CENTERS

COUNTIES SERVED

Western Mass	Hampden, Hampshire, Franklin, and Berkshire
Central Mass	Worcester
Metro Boston	Suffolk and South Middlesex
Northeastern Mass	North Middlesex and Essex
Southeastern Mass	Norfolk, Bristol, Barnstable, Dukes and Plymouth

Regional Centers provide the majority of one-to-one counseling assistance and education and training programs offered by the MSBDC. These regional centers have also established partnerships with Chambers of Commerce, Economic Development entities or other key business groups which enable them to provide services at locations which are most convenient to small businesses. Currently, 24 outreach centers are offered through our regional centers. (See center briefing sheets for locations.) It should be noted that the cost of the outreach centers is contributed by the local host organization.

SPECIALTY CENTERS

Capital Formation	Provides assistance to clients requiring financing from non-conventional sources such as quasi-public financing programs; state, federal and local programs; venture capital; and private investors.
Manufacturing Support Services Program	Supports management counseling activities by providing technical assistance to small manufacturers in such areas as productivity, quality control, cost accounting, new technology, production controls.
Minority Business Training & Resource Center	Provides MSBDC services on a targeted basis to the minority community of Greater Boston
International Trade	Newly organized in FY '88 the ITC is involved in providing those clients interested in international trade with preliminary market analysis of specific countries, Export Primer which addresses questions frequently by MSBDC clients on such topics as state, federal and private sector programs.

Northern Tier Project Supports broad based economic development strategic plans for communities reaching from Gardner to Franklin County which focus on small business development in the areas of food processing, metalworking, wood produces, and furniture.

Other Specialized Western Mass Regional SBDC: Provided training and counseling to displaced workers from General Electric, Sheaffer Eaton, Kollmorgen, Bosch (Springfield), Friendly's. Offer assistance on a weekly basis at an outreach location in Mason Square CDC.

Northeastern Mass Regional SBDC: Provide funds to support a part-time Hispanic counselor serving the Lawrence area. Operates a Procurement Assistance Center.

Southeastern Mass Regional SBDC: Provide funds to support Portuguese speaking counselor to service the communities of Fall River and New Bedford.

Specialty Centers are designed to provide an expanded level of service in specific areas where greater resources are needed to support small business activity.

MSBDC services are coordinated with the Massachusetts Office of Business Development to ensure complimentary services. MSBDC is identified as the MOBD resource for small business.

MSBDC ECONOMIC IMPACT

CUMULATIVE IMPACT

September 1, 1980 through March 31, 1989

COUNSELING/TRAINING

Total clients counseled	21,754
Training Programs	1,111
Attendees	25,869

CLIENT PROFILE

Women	35%
Minorities	14%

FINANCIAL IMPACT

Financing Secured	\$107,031,729
Jobs Created (Financing only)	3,080
Jobs Created (Counseling Impact Survey - See below)	5,451
Total New Jobs Created	8,531
State's Cost Per New Job	\$464.20

COUNSELING IMPACT

In the summer of 1988 the MSBDC conducted its fifth long-term counseling impact evaluation of clients whose cases had been closed for a minimum of one year.

The first three surveys were sent to clients who had received 5 or more hours of counseling. Below are the findings from those three surveys which covered the period **1980 through 1983**:

75%	Increased Sales
58%	Increased Profits
39%	Increased Employment
3,475	New Jobs Were Created

The last two surveys covered the periods 1985 through 1986 and 1986 through 1987. These surveys, sent to clients who had received 12 or more hours of counseling were segmented by preventure and existing businesses.

MSBDC - STATE FUNDS LEVERAGING FACTS

	Total Cash Budget	Federal	State	% of total to Adm.
Year 1	300,000	200,000	100,000	37%
Year 2	621,999	414,666	207,333	22%
Year 3	900,000	600,000	300,000	19%
Year 4	1,182,375	788,250	394,125	16%
Year 5	1,362,000	908,000	454,000	18%
Year 6	1,566,000	1,044,000	522,000	17%
Year 7	1,774,128	1,182,752	591,376	16%
Year 8	1,941,369	1,294,246	647,123	15%
Year 9	2,232,573	1,488,382	744,191	14%
Total	11,880,444	7,920,296	3,960,148	

- * State funds have leveraged an additional \$3,960,148 in the contribution of indirect cost from the MSBDC consortium members (ie. University of Massachusetts/ Amherst, Boston College, Clark University, Southeastern Massachusetts University, the University of Lowell and Roxbury Community College) thus allowing maximum dollars to be expended for program activity.
- * State funds have assisted the MSBDC in leveraging in-kind contributions of space, personnel and marketing support from Chambers of Commerce and Community Economic Development groups to support 24 outreach centers.
- * State funds have assisted the MSBDC in securing private sector professionals to counsel, conduct training and serve on advisory councils. Annually 60% of trainers are private sector individuals. Of the 60%, only 58% request payment which averaged \$30 per hour, well below their normal hourly charge. The remaining 42% provide their service pro-bono.
- * State funds have assisted the MSBDC in leveraging resources from sponsoring academic institutions (ie. students, faculty, library resources, computer database information, technical advice and research) at below market level costs or pro-bono.

EXISTING BUSINESSES
1985 - 1986

22% Response Rate = 94 of 418

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1985	\$683,768	\$57,436,500}		9.28	863
1986	\$943,952	\$78,348,012}	38.05%	11.97	1,077

Based on average employment size there was a net gain of 1,129 new jobs by MSBDC clients from 1985 to 1986.

PRE-VENTURE BUSINESSES
1985 - 1986

28% Response Rate = 53 of 191
74% or 39 Businesses Were Started

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1985	\$49,040*	\$1,716,387}		1.64	64
1986	\$137,483	\$4,811,903}	180.35	2.64	96

Based on average employment size, this was a net gain of 133 new jobs created by start-up firms from 1985 to 1986.

* Numbers based on 39 respondents who started a business.

EXISTING BUSINESSES
1986 - 1987

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1986	\$574,287	\$49,388,693}		9.10	892
1987	\$736,453	\$63,335,001}	28.24	10.56	1,035

Based on average employment size there was a net gain of 624 new jobs created by existing businesses serviced by the MSBDC from 1986 to 1987.

PRE-VENTURE BUSINESSES
1986 - 1987

20% Response Rate = 49 or 245
71% or 35 Started Businesses

	Average Sales	Total Sales	% Growth	Average Employ	Total Employ
1986	\$77,879	\$2,102,744}		2.25	63
1987	\$170,060	\$4,931,758}	134.5	2.80	98

Based on average employment size 5 businesses were started creating 96 new jobs.

TOTAL NEW JOBS CREATED FROM 1985 TO 1987 = 1,976

The MSBDC is required to survey clients who have received 12 hours or more counseling in a contract period. Since counseling services began in 1981, the MSBDC has maintained an 88% rate of Good to Excellent for counseling services; a 90% rating on promptness of service; and a 90% rating on referring MSBDC services to others.

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msbdc

Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

BRIEFING SHEET

ESTABLISHED September 1980

LEAD INSTITUTION University of Massachusetts/Amherst
School of Management

CONSORTIUM MEMBERS Boston College, Southeastern Massachusetts University,
University of Lowell, Clark University and Roxbury
Community College

PROGRAM OBJECTIVE To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.

AUTHORIZATION United States Public Law 96-302 as amended by P.L. 98-395

FUNDING SOURCES 50% U. S. Small Business Administration

25% Commonwealth of Massachusetts/Executive Office of Economic Affairs

25% University of Massachusetts/Amherst and the consortium members

FUNDING - FY '89 \$2.9 million

MSBDC NETWORK

STATE OFFICE

University of Massachusetts
Room 205 School of Management
Amherst, MA 01003
(413) 549-4930, extension 303
State Director: John Ciccarelli

REGIONAL CENTERS

Central Mass Regional Office

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Metro Boston Regional Office

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Northeastern Mass Regional Office

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261
Regional Director: Rudolph Winston

Southeastern Mass Regional Office

Southeastern Mass. University
P.O. Box 2785 - 200 Pocasset Street
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Western Mass Regional Office

University of Massachusetts/Amherst
101 State Street - Suite #424
Springfield, MA 01103
(413) 737-6712
Regional Director: Merwin Tober

SPECIALTY CENTERS/PROGRAMS

Capital Formation Service

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167
(617) 552-4091
Director: Don Rielly

International Trade Program

University of Massachusetts/Amherst
Room 205 School of Management
Amherst, MA 01003
(413) 549-4930, extension 303
Director: John Ciccarelli

Manufacturers Support Services Program

University of Massachusetts/Amherst
Room 205 School of Management
Amherst, MA 01003
(413) 549-4930, extension 303
Program Manager: Paul Vande Geer

Minority Business Training & Resource Center

Roxbury Community College
241 Saint Botolph Street
Boston, MA 02110
(617) 266-2028
Director: Kenneth Edison

Northern Tier Project

University of Massachusetts/Amherst
Marshall Hall
Amherst, MA 01003
(413) 545-4768
Coordinator: Michael Kane

The following figures are for FY '88 (September 30, 1987-September 29, 1988)

COUNSELING/TRAINING

Clients Counseled	3,617
Hours of Counseling	30,797
Training Programs	150
Training Attendees	2,994

CLIENT PROFILES

Women	1,285	36%
Minority	514	14%

TYPE OF BUSINESS

Retail	24%
Services	44%
Wholesale	4%
Manufacturing	15%
Construction	5%

AGE OF FIRM

Preventure	61%
1-4 Years	28%
5 Years and Older	9%

IMPACT

Financing Secured

127 Clients	\$15,281,079
Range	\$6,000-\$1 million
Average	\$120,323

Jobs Created

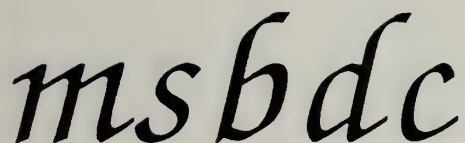
352

Jobs Retained

339

ACHIEVEMENTS 1980-1988

Total Counseling Clients	19,275
Training Programs	1,072
Training Attendees	25,275
Financing Secured	\$101,060,229
Jobs Created	2,890



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts
101 State Street - Suite #424
Springfield, MA 01103
(413) 737-6712
Regional Director: Merwin Tober

Outreach Service Locations

Athol/Orange
Chicopee
Great Barrington
Greenfield

North Adams
Northampton
Palmer
Pittsfield

North Quabbin Chamber of Commerce
Chicopee Business Development Center
Great Barrington Community Dev. Corp.
Franklin County Chamber of Commerce
Franklin County Community Dev. Corp.
Northern Berkshire Community Dev. Corp.
City of Northampton
Quaboag Valley Chamber of Commerce
Central Berkshire Chamber of Commerce

Center Activities - FY '88

(September 30, 1987 - September 29, 1988)

Counseling/Training

Impact

Clients Counseled	882	Financing Secured	\$4,560,800
Hours of Counseling	5,249.5	Average (53 clients)	\$86,053
Training Programs	23	Jobs Created	146
Training Attendees	580	Jobs Retained	75

Client Profile

Women	288	33%
Minorities	96	11%

Significant Activities

- Provided a course to assist minority and women-owned businesses in successfully competing for construction contracts with the City of Springfield.
- Actively working with incubator projects in Chicopee, Greenfield and Pittsfield.

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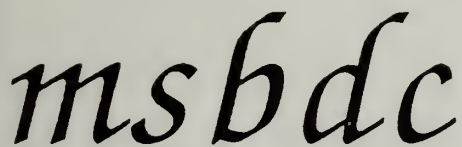
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Ms. B. 1. 1. 1. 1. 1. 1.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Outreach Service Locations

Fitchburg/Leominster	Chamber of Commerce
Gardner	Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Northbridge	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce

Center Activities - FY '88

(September 30, 1987 - September 29, 1988)

Counseling/Training

Impact

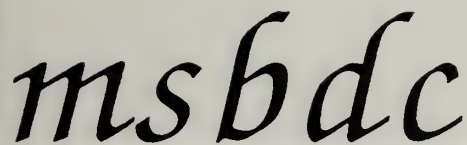
Clients Counseled	551	Financing Secured	\$2,378,500
Hours of Counseling	3,924.5	Average (27 clients)	\$88,093
Training Programs	21	Jobs Created	53
Training Attendees	355	Jobs Retained	75

Client Profile

Women	179	32%
Minorities	35	6%

Significant Activities

- Worked with the Tri-Community Chamber of Commerce in the development of a mall plan for downtown Southbridge.
- Worked cooperatively with Representative Travinski of Southbridge, by providing counseling services to businesses which were burned out.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261

Regional Director: Rudolph Winston

Outreach Service Locations

North Shore Satellite Center Lawrence	Salem State College/Salem Greater Lawrence Community Action Council, Inc.
Northern Essex	Northern Essex Community College

Center Activities - FY '88

(September 30, 1987 - September 29, 1988)

Counseling/Training

Impact

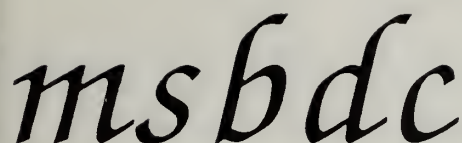
Clients Counseled	711	Financing Secured	\$2,150,779
Hours of Counseling	5,798.8	Average (14 clients)	\$153,627
Training Programs	28	Jobs Created	37
Training Attendees	292	Jobs Retained	81

Client Profile

Women	234	33%
Minorities	124	17%

Significant Activities

- The center has been providing assistance to the Hispanic population in the Lawrence area.
- A Procurement Center was established to assist clients interested in both government and non-government procurement.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

METRO BOSTON REGIONAL OFFICE

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Outreach Service Locations

Quincy

Chamber of Commerce

The Metro Boston Regional Office does not have extensive outreach locations. This is due to the fact that it is centrally situated and can accommodate clients from all points of the region.

Center Activities - FY '88

(September 30, 1987 - September 29, 1988)

Counseling/Training

Impact

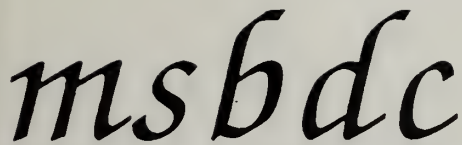
Clients Counseled	794	Financing Secured	\$329,000
Hours of Counseling	5,890.5	Average (10 clients)	\$32,900
Training Programs	21	Jobs Created	33
Training Attendees	428	Jobs Retained	6

Client Profile

Women	379	48%
Minorities	88	11%

Significant Activities

- A client of the Metro Boston Regional Office was designated the 1988 Massachusetts Small Business of the Year by the U.S. Small Business Administration.
- At the request of the South Shore Chamber of Commerce a management counselor now devotes two days per month to counseling clients at the Quincy Chamber of Commerce.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University
200 Pocasset Street
P.O. Box 2845
Fall River, MA 02722
(617) 673-9783

Regional Director: Clyde Mitchell

Outreach Service Locations

Attleboro/North Attleboro	Chamber of Commerce
Hyannis	Hyannis Sentry Savings
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
Plymouth	Chamber of Commerce

Center Activities - FY '88

(September 30, 1987 - September 29, 1988)

Counseling/Training

Impact

Clients Counseled	351	Financing Secured	\$2,338,000
Hours of Counseling	5,538.3	Average (11 clients)	\$212,545
Training Programs	31	Jobs Created	29
Training Attendees	793	Jobs Retained	17

Client Profile

Women	98	28%
Minorities	26	7%

Significant Activities

- Center staff worked with the Southeastern Economic Development Corporation in the development of their incubator and formation of a certified development company to administer a 504 loan program.
- The Center offers counseling services to the Portuguese speaking business community through the services of their Portuguese speaking counselor.

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msbdc

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School of Management
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

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MEMORANDUM

TO THE HONORABLE SECRETARY OF THE INTERIOR

FROM THE COMMISSIONER OF THE GEOLOGICAL SURVEY

SUBJECT: [Illegible]

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MSBDC NETWORK

STATE OFFICE

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, extension 303
State Director: John Ciccarelli

REGIONAL CENTERS

Central Mass Regional Office

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Northeastern Mass Regional Office

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261
Regional Director: Rudolph Winston

Metro Boston Regional Office

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Southeastern Mass Regional Office

Southeastern Mass. University
P.O. Box 2785 - 200 Pocasset Street
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Western Mass Regional Office

University of Massachusetts/Amherst
101 State Street - Suite #424
Springfield, MA 01103
(413) 737-6712
Regional Director: Merwin Tober

SPECIALTY CENTERS/PROGRAMS

Capital Formation Service

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167
(617) 552-4091
Director: Don Rielly

Manufacturers Support Services Program

University of Massachusetts/Amherst
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, extension 303
Program Manager: Paul Vande Geer

Northern Tier Project

University of Massachusetts/Amherst
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, extension 303
Coordinator: Sean Wagner

International Trade Program

University of Massachusetts/Amherst
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, extension 303
Director: John Ciccarelli

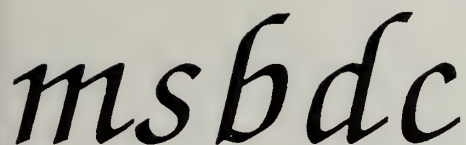
Minority Business Training & Resource Center

University of Massachusetts/Amherst
241 Saint Botolph Street
Boston, MA 02110
(617) 266-2028

Fine Foods Program

Mass. Office of Business Development
100 Cambridge Street
Boston, MA 02202
(617) 727-4005
Coordinator: Mark Evans

"The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040-10. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC at the number listed above."



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SUMMARY OF ACTIVITIES FOR MSBDC NETWORK

September 30, 1988 - September 29, 1989

COUNSELING/TRAINING

Clients Counseled	4,401
Hours of Counseling	32,323
Training Programs	141
Training Attendees	2,917

CLIENT PROFILES

Women	1,570	36%
Minority	675	15%

TYPE OF BUSINESS

Retail	24%
Services	45%
Wholesale	5%
Manufacturing	13%
Construction	6%
Other	7%

AGE OF FIRM

Preventure	60%
1-4 Years	30%
5 Years and Older	10%

IMPACT

Financing Secured

103 Clients	\$17,963,793
Range	\$10,000-\$3.6 million
Average	\$174,406

ACHIEVEMENTS 1980-1989

Total Counseling Clients	23,675
Training Programs	1,213
Training Attendees	28,206
Financing Secured	\$119,024,022
Jobs Created	3,162

"The Massachusetts Small Business Development Center is a partnership of the U.S. Small Business Administration and the Executive Office of Economic Affairs through the University of Massachusetts/Amherst under cooperative agreement SB-2M-00040-10. The MSBDC is a resource of SBA's Business Development Service Network. For further information regarding SBA, State or MSBDC programs, please contact the MSBDC State Office at (413) 549-4930, ext. 303."

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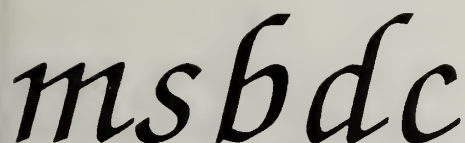
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MSBDC NETWORK

Comparison of Activities

Fiscal Year 1988 (September 30, 1987 - September 29, 1988)

vs.

Fiscal Year 1989 (September 30, 1988 - September 29, 1989)

COUNSELING/TRAINING

	<u>FY 88</u>	<u>FY 89</u>	
Clients Counseled	3,618	4,401	22% increase from FY 88
Hours of Counseling	30,841	32,323	5% increase from FY 88
Training Programs	150	141	
Training Attendees	2,994	2,917	

CLIENT PROFILES

	<u>FY 88</u>	<u>FY 89</u>	
Women	1,284 35%	1,570 36%	22% increase from FY 88
Minority	514 15%	675 15%	31% increase from FY 88

TYPE OF BUSINESS

	<u>FY 88</u>	<u>FY 89</u>
Retail	24%	24%
Services	46%	45%
Wholesale	4%	5%
Manufacturing	14%	13%
Construction	6%	6%
Other	7%	7%

AGE OF FIRM

	<u>FY 88</u>	<u>FY 89</u>
Preventure	65%	60%
1-4 Years	27%	30%
5 Years and Older	8%	10%

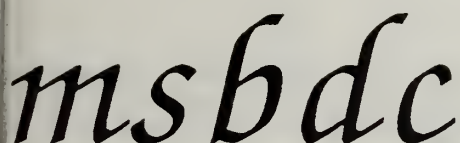
IMPACT (financing secured)

	<u>FY88</u>		<u>FY89</u>	
127 Clients:	\$15,281,079	103 clients:	\$17,963,793	17% increase from FY 88
Range:	\$6,000-\$1 million	Range:	\$10,000-\$3.6 million	
Average:	\$120,323	Average:	\$174,406	4% increase from FY 88

ACHIEVEMENTS 1980-1989

Total Counseling Clients	23,675
Training Programs	1,213
Training Attendees	28,206
Financing Secured	\$119,024,022
Jobs Created	3,162

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts
101 State Street - Suite #424
Springfield, MA 01103
(413) 737-6712
Regional Director: Merwin Tober

Services

The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Western Mass Regional Center.

Outreach Service Locations

Athol/Orange
Great Barrington
Greenfield

Holyoke
North Adams
Northampton
Palmer
Pittsfield
Springfield

Westfield

North Quabbin Chamber of Commerce
Great Barrington Community Dev. Corp.
Franklin County Chamber of Commerce
Franklin County Community Dev. Corp.
Greater Holyoke Chamber of Commerce
Northern Berkshire Industrial Park & Dev. Corp.
City of Northampton
Quaboag Valley Chamber of Commerce
Central Berkshire Chamber of Commerce
Mason Square Development Corporation
Urban League of Springfield
Citizens Council of New North
Westfield Chamber of Commerce

Center Activities - FY '89

(September 30, 1988 - September 29, 1989)

Counseling/Training

Clients Counseled	1008
Hours of Counseling	4629.5
Training Programs	20
Training Attendees	516

Impact

Financing Secured	\$5,091,893
Average (37 clients)	\$137,619
Jobs Created	56
Jobs Retained	119

Client Profile

Women	345	34%
Minorities	110	11%

Significant Activities

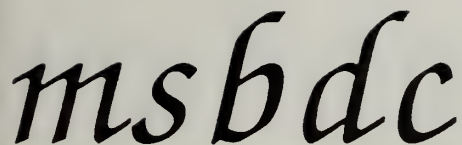
- Staff assisted Berkshire and Franklin Counties with the development of their incubator programs.
- Conducted seminars and counseled displaced workers on starting a business at Sheaffer Eaton, Kollmorgen, General Electric, American Bosch and Buxton, provided in conjunction with Department of Employment & Training and Industrial Services Program.

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The first part of the paper is devoted to a discussion of the general principles of the theory of the structure of the atom. It is shown that the structure of the atom is determined by the laws of quantum mechanics, and that the laws of quantum mechanics are based on the principle of the conservation of energy.

The second part of the paper is devoted to a discussion of the experimental results obtained in the study of the structure of the atom. It is shown that the experimental results are in good agreement with the theoretical predictions of the theory of the structure of the atom.

The third part of the paper is devoted to a discussion of the applications of the theory of the structure of the atom. It is shown that the theory of the structure of the atom has many important applications in the field of physics and chemistry.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

METRO BOSTON REGIONAL OFFICE

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Services

The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Metro Boston Regional Center.

Outreach Service Locations

Quincy
Waltham

Chamber of Commerce
128 Entrepreneurs Institute

Center Activities - FY '89

(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact		Client Profile	
Clients Counseled	1113	Financing Secured	\$400,500	Women	473 42%
Hours of Counseling	6,254.5	Average (4 clients)	\$100,125	Minorities	140 13%
Training Programs	26	Jobs Created	7		
Training Attendees	512	Jobs Retained	29		

Significant Activities

- At the request of two separate sponsors, the South Shore Chamber of Commerce and the 128 Entrepreneurs' Institute, a management counselor continues to devote two days a month to counseling clients at each of these two locations.
- The MSBDC Capital Formation Service provides service statewide, and is housed at the Metro Boston Regional Center.

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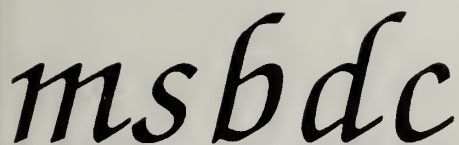
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261
Regional Director: Rudolph Winston

Services

The Northeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Northeastern Mass Regional Center.

Outreach Service Locations

North Shore Satellite Center
Lawrence
Northern Essex

Salem State College/Salem
Greater Lawrence Community Action Council, Inc.
Northern Essex Community College

Center Activities - FY '89

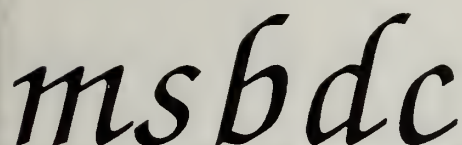
(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact		Client Profile		
Clients Counseled	777	Financing Secured	\$1,671,000	Women	253	33%
Hours of Counseling	5,792.0	Average (14 clients)	\$119,357	Minorities	138	18%
Training Programs	35	Jobs Created	30			
Training Attendees	564	Jobs Retained	52			

Significant Activities

- Expanded efforts and outreach to the Hispanic community in Lawrence.
- Expanded outreach efforts for the fishing industry and retailing communities in Gloucester.
- Through the Northeast Procurement Program continued to match client services with government agencies needing their services via computer. In addition, utilized computerized research data retrieval for clients.

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Services

The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Central Mass Regional Center.

Outreach Service Locations

Fitchburg/Leominster	North Central Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Northbridge	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce
Clinton	Chamber of Commerce

Center Activities - FY '89

(September 30, 1988 - September 29, 1989)

Counseling/Training		Impact	Client Profiles		
Clients Counseled	729	Financing Secured	\$2,698,400	Women	245 34%
Hours of Counseling	4,095.5	Average (27 clients)	\$99,940	Minorities	56 8%
Training Programs	21	Jobs Created	111		
Training Attendees	309	Jobs Retained	32		

Significant Activities

- Panelist at the 1988 New England Business Expo on "Obtaining Funding for Your Existing or Emerging Business".
- Participated in the SBA-sponsored Massachusetts Youth Entrepreneur Seminar at Clark University.

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1. The first part of the paper discusses the importance of maintaining accurate records of all transactions. This is essential for the proper management of the company's finances and for ensuring that all stakeholders are kept informed of the company's financial health.

2. The second part of the paper discusses the importance of maintaining accurate records of all transactions. This is essential for the proper management of the company's finances and for ensuring that all stakeholders are kept informed of the company's financial health.

3. The third part of the paper discusses the importance of maintaining accurate records of all transactions. This is essential for the proper management of the company's finances and for ensuring that all stakeholders are kept informed of the company's financial health.

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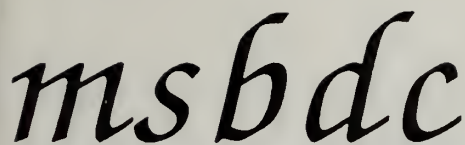
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University
200 Pocasset Street, P.O. Box 2845
Fall River, MA 02722
(617) 673-9783
Regional Director: Clyde Mitchell

Services

The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Southeastern Mass Regional Center.

Outreach Service Locations

Attleboro/North Attleboro
Hyannis
Mansfield
Medfield
New Bedford
Plymouth

Chamber of Commerce
Hyannis Sentry Savings
Tri-Town Chamber of Commerce
Public Library
Chamber of Commerce
Chamber of Commerce

Center Activities - FY '89

(September 30, 1988- September 29, 1989)

Counseling/Training		Impact		Client Profile		
Clients Counseled	427	Financing Secured	\$1,677,000	Women	127	30%
Hours of Counseling	6,210.5	Average (11 clients)	\$152,455	Minority	34	8%
Training Programs	23	Jobs Created	24			
Training Attendees	519	Jobs Retained	32			

Significant Activities

- Responsible for coordinating the Annual Regional Economic Conference sponsored by all major chambers of commerce and economic development offices within southeastern Massachusetts.
- Co-sponsor of "Fall River Business After Hours" on a regular monthly basis with the Fall River Chamber of Commerce.
- Initiated a free "Weekly Business Forum" scheduled every Monday evening on an ongoing basis.

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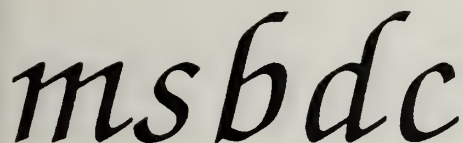
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MSBDC SPECIALTY CENTERS AND PROGRAMS

CAPITAL FORMATION SERVICE

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167
(617) 552-4091
Director: Don Rielly

Counseling/Training

Clients Counseled	103
Hours of Counseling	1826.3

Impact

Financing Secured	\$6,425,000
Average (10 clients)	\$642,500
Jobs Created	44

MINORITY BUSINESS TRAINING & RESOURCE CENTER

University of Massachusetts/Amherst
241 Saint Botolph Street
Boston, MA 02110
(617) 266-2028

Counseling/Training

Hours of Counseling	1670.5
Clients Counseled	204
Training Programs	1
Attendees	6

Client Profile

Women	92	45%
Minorities	175	86%

FINE FOODS PROGRAM

Mass. Office of Business Development
100 Cambridge Street
Boston, MA 02110
(617) 727-3206
Coordinator: Mark Evans

Counseling/Training

Clients Counseling	16
Hours of Counseling	60
Training Programs	4
Attendees	64

MANUFACTURERS SUPPORT SERVICES PROGRAM

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, ext. 274
Program Manager: Paul Vande Geer

Counseling/Training

Hours of Counseling	1262
Training Programs	8
Attendees	221

INTERNATIONAL TRADE PROGRAM

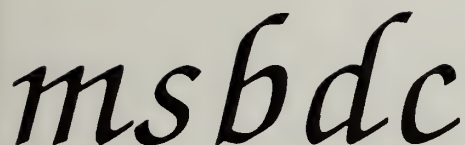
University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, ext. 303
Director: John Ciccarelli

Counseling/Training

Hours of Counseling	522.5
Training Programs	3
Attendees	31

NORTHERN TIER PROJECT

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 549-4930, ext. 325
Coordinator: Sean Wagner



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MANUFACTURERS SUPPORT SERVICES PROGRAM

The Massachusetts Small Business Development Center's Manufacturers Support Services Program (MSSP) is a specialty center designed to provide in-depth assistance to small manufacturers through free one-on-one counseling and low cost training programs.

Working with the small business person, we can help to identify areas of concern, develop solutions and plan an implementation process which should result in a more efficient operation of the firm. The Manufacturers Support Services Program (MSSP) is designed to help you respond to the complex demands arising in today's business environment by effectively utilizing the resources of government, academia and the private sector.

The MSSP merges its technical assistance with the MSBDC "management based" assistance program to provide in-depth services to small manufacturers.

Areas of Assistance - Some examples of assistance provided are:

<i>Manufacturing Engineering:</i>	product process planning, shop floor management
<i>Industrial Engineering:</i>	material flow, plant layout, SPC (introduction)
<i>Production Control:</i>	planning capacity, scheduling, inventory
<i>Cost Control:</i>	cost of manufacturing, budgets, estimating
<i>Quality Control:</i>	basic quality control, quality control planning
<i>New Products:</i>	technical start-up and development management techniques

Training: A "Continuous Improvement Program" has been developed which helps companies focus on management, quality, cost, delivery and technology changes. Key program components are the modern management skills required by changes in technology and procedures. MSBDC works with firms in both the problem identification and solution implementation stages.

Co-op Program: (At present Western Mass only - Not a free service) Over 30 management and engineering students (seniors and graduate students) are available for assignments at small businesses for specific problem solving roles which include training of personnel and implementation.

For information on the Manufacturers Support Services Program, contact Paul Vande Geer* at (413) 549-4930 extension 303; for information on the complete services of the MSBDC program, contact the State Office at (413) 549-4930 extension 303 for the location of the regional center nearest you.

* For manufacturing references, see other side.

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Washington, D.C. 20540

Dear Mr. [Name]:

I am writing to you regarding the [Topic] of your letter dated [Date].

The information you provided is being reviewed.

We will contact you again once a decision has been reached.

Sincerely,
[Signature]

Very truly yours,
[Signature]

Enclosed for you are [Number] copies of [Document Name].

Thank you for your patience and understanding.

Respectfully,
[Signature]

References

Hi-Tech Mold & Tool Inc.

1520 East Street - Pittsfield, MA 01201

(413) 443-9183

Mr. William (Bill) Kristensen, President

Tech Tool Grind and Supply, Inc.

20 Taconic Drive - Pittsfield, MA 01201

(413) 447-7662

Mr. David McCulloch, President

Mass Precision, Inc.

341 North Street - Westfield, MA 01085

(413) 568-5944

Mr. Jerry Inglesias, General Manager

Progressive Tool Corporation

13A Industrial Road - Southwick, MA 01077

(413) 569-1256

Mr. Dave Friss, President

Berkshire Metal Spinning & Stamping Co.

P.O. Box 915 - North Adams, MA 01247

(413) 664-4057

Mr. Frank Vitna, Partner

Imperial Machine Company

33 Canterbury Street - Worcester, MA 01610

(508) 791-8318

Mr. Dave Bouthiller, Vice President

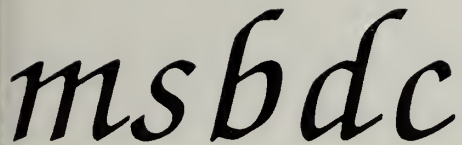
J. and W. Jolly, Inc.

529 South East Street - Holyoke, MA 01040

(413) 538-9880

Mr. Jeff McKinnon, Vice President

Paul Vande Geer, MSSP Program Manager, has over 20 years experience in manufacturing companies in the automotive, ordnance and aerospace industries. He has managed and consulted in quality control, manufacturing engineering, factory operations, plant engineering and new product start-up in the U.S. and Europe.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

NORTHERN TIER PROJECT

The Massachusetts Small Business Development Center's Northern Tier Project (NTP) is a strategic economic development initiative designed to focus assistance to the area from Gardner west along Route 2 including Franklin, Hampshire and Berkshire Counties. The NTP's efforts respond to an analysis completed in 1986, which identified industry segments possessing the greatest potential for growth and outlined a cooperative effort linking the resources of the area's universities and educational infrastructure, with state and local government and the private sector.

The Northern Tier Project has been instrumental in the establishment of associations in the fields of food, metalworking, and tourism to assist in marketing and development activities and to provide individual companies in these targeted industry categories as well as other businesses in the region, with management and technical assistance counseling, education and training programs.

Areas of Assistance:

Food Industry

- Provide referrals to appropriate MSBDC staff, University faculty, state agencies, and local and state development groups for assistance with marketing, product development, capital formation, etc.
- Coordinate educational workshops responsive to industry needs
- Facilitate shared promotional and marketing opportunities for industry
- Assist in production of quarterly newsletter and industry products directory

Metalworking Industry

- Provide on-going logistical and organizational assistance for upgrading and retraining programs for metalworking industry

Wood Products Industry

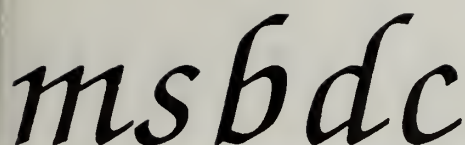
- Assist in organizing educational workshops and seminars
- Assist in production of industry newsletter

Tourism

- Provide link between local chambers of commerce, individual businesses and University faculty resources

FOR FURTHER INFORMATION ON THE MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER'S NORTHERN TIER PROJECT, CONTACT SEAN WAGNER AT (413) 549-4930 EXTENSION 303.

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MASSACHUSETTS FINE FOODS PROGRAM

The Massachusetts Small Business Development Center, through its Massachusetts Fine Foods Program (MFFP), promotes and assists the Massachusetts specialty foods manufacturing industry. Through joint efforts with the Massachusetts Department of Food and Agriculture and specialty food trade associations, a products directory and participation in local and regional trade shows support individual companies' marketing efforts.

Whether your company is in the initial stages of development or an existing business looking to expand, the Massachusetts Fine Foods Program, through the resources of the MSBDC network, will analyze your company's strengths and weaknesses to help plan and implement an overall strategy to achieve desired goals and objectives. The MFFP expedites your search for needed resources by taking advantage of an established referral network in the public and private sectors.

Assistance and counseling are available in the following areas:

Marketing: Strategic planning, promotional events, personal selling, design of packaging, etc.

Market Development: Products are promoted directly to the trade through trade shows, a buyers guide and advertising

Public Relations: Assistance in media relations to increase public awareness of company's products

Regulatory Compliance: State and federal requirements on licensing, manufacturing, packaging and distribution

Packaging/Production: Referrals given to help find the goods and services needed in operating your company

Networking: Contacts with other small manufacturers to allow you to benefit from colleagues' experiences

Seminar/Training: Periodic workshops featuring industry experts sharing their knowledge of specific topics

FOR FURTHER INFORMATION ON THE MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER'S FINE FOODS PROGRAM, CONTACT MARK EVANS AT MASSACHUSETTS OFFICE OF BUSINESS DEVELOPMENT AT (617) 727-3206.

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Washburn & Moen

Washburn & Moen, Inc. is a leading manufacturer of high quality metal products. Our products are used in a wide variety of industries, including automotive, aerospace, and industrial machinery.

Our products are made from the finest materials and are built to last. We have a long history of excellence and are committed to providing the highest quality products to our customers.

We have a wide range of products, including valves, fittings, and flanges. We also offer custom manufacturing services to meet your specific needs.

Our products are used in a wide variety of applications, including oil and gas, chemical processing, and power generation. We are proud to be a part of these important industries.

We have a strong reputation for reliability and quality. Our products are backed by a warranty and our customer service is second to none.

We are committed to continuous improvement and innovation. We are always looking for ways to make our products better and our processes more efficient.

Washburn & Moen is a leader in the industry. We are proud to be a part of this team and we are committed to providing the highest quality products to our customers.

For more information, please contact us at 1-800-555-1234. We will be happy to answer your questions and provide you with the information you need.

MASS. Y3. SD1.2: M38/989/990

msbdc

Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

BRIEFING SHEET

ESTABLISHED

September 1980

LEAD INSTITUTION

University of Massachusetts/Amherst
School of Management

CONSORTIUM MEMBERS

Boston College, University of Lowell, Clark University,
Southeastern Massachusetts University

PROGRAM OBJECTIVE

To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector.

FUNDING SOURCES

- 50% U. S. Small Business Administration
- 25% Commonwealth of Massachusetts/
Executive Office of Economic Affairs
- 25% University of Massachusetts/Amherst and the
consortium members

SERVICES

Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. Training programs are offered for a nominal fee on a wide variety of management issues.

MSBDC NETWORK

STATE OFFICE

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 545-6301
State Director: John Ciccarelli

REGIONAL CENTERS

Central Mass Regional Office

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Metro Boston Regional Office

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Northeastern Mass Regional Office

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261
Acting Director: Stuart Freedman

Southeastern Mass Regional Office

Southeastern Massachusetts University
P.O. Box 2785 - 200 Pocasset Street
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Western Mass Regional Office

University of Massachusetts/Amherst
101 State Street - Suite 424
Springfield, MA 01103
(413) 737-6712
Regional Director: Merwin Tober

SPECIALTY CENTERS/PROGRAMS

Capital Formation Service

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167
(617) 552-4091
Director: Don Rielly

International Trade Program

University of Massachusetts/Amherst
School of Management, Room 205
Amherst, MA 01003
(413) 545-6301
Director: John Ciccarelli

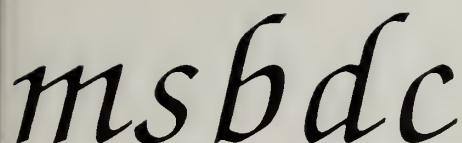
Manufacturers Support Services

University of Massachusetts/Amherst
205 School of Management
Amherst, MA 01003
(413) 545-6309
Program Manager: Paul Vande Geer

Minority Business Assistance Center

University of Massachusetts/Amherst
241 Saint Botolph Street
Boston, MA 02110
(617) 266-2028

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SUMMARY OF ACTIVITIES FOR MSBDC NETWORK

September 30, 1989 - September 29, 1990

COUNSELING/TRAINING

Clients Counseled	3,937
Hours of Counseling	28,399
Training Programs	146
Training Attendees	1,926

CLIENT PROFILES

Women	1,349	34%
Minority	588	15%

TYPE OF BUSINESS

Retail	24%
Services	47%
Wholesale	5%
Manufacturing	14%
Construction	4%
Other	6%

AGE OF FIRM

Preventure	64%
1-4 Years	25%
5 Years and Older	11%

IMPACT

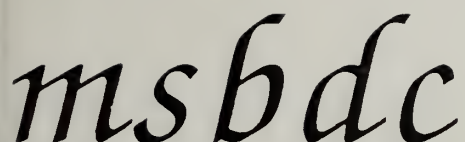
Financing Secured

67 Clients	\$10,381,500
Range	\$5,000 - 2,200,000
Average	\$154,948

ACHIEVEMENTS 1980-1990

Total Counseling Clients	27,612
Training Programs	1,359
Training Attendees	30,132
Financing Secured	\$129,405,522
Jobs Created	3,357

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

Southeastern Massachusetts University
200 Pocasset Street, P.O. Box 2785
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Services: The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Southeastern Mass Regional Center serves Norfolk, Bristol, Barnstable, Dukes and Plymouth counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Southeastern Mass Regional Center.

Outreach Service Locations

Attleboro/North Attleboro	Chamber of Commerce
Franklin	Chamber of Commerce
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
Plymouth	Chamber of Commerce

Center Activities: During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Southeastern Massachusetts Regional Center counseled 402 clients consisting of 111 women clients (28%) and 29 minority clients (7%).

Counseling/Training		Impact	
Clients Counseled	402	Financing Secured	\$592,500
Hours of Counseling	5,456	Average (8 clients)	\$74,062
Training Programs	32	Jobs Created	13
Training Attendees	396	Jobs Retained	22

- The center continued counseling services to the Portuguese-speaking business community.
- Coordinated twelve (12) Business After Hours with 300-500 persons attending each session.
- Staff appeared as guests on several local radio and television programs to discuss the MSBDC program.

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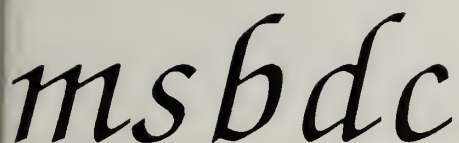
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

METRO BOSTON REGIONAL OFFICE

Boston College
Rahner House - 96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Services: The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Metro Boston Regional Center serves Suffolk and South Middlesex counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, international trade and minority business assistance which further augment the services of the Metro Boston Regional Center.

Outreach Service Locations:

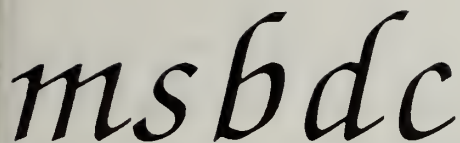
Quincy
Waltham

Chamber of Commerce
128 Entrepreneurs Institute

Center Activities: During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Metro Boston Regional Office counseled 885 clients consisting of 351 women clients (40%) and 96 minority clients (11%).

Counseling/Training		Impact	
Clients Counseled	885	Financing Secured	\$76,000
Hours of Counseling	4,348	Average (2 clients)	\$38,000
Training Programs	30	Jobs Created	3
Training Attendees	485	Jobs Retained	6

- A staff member spoke at Inc. Magazine's First Annual Conference for Women Entrepreneurs.
- Staff continues to build relationships with export resources for future use as interest in exporting grows.
- The MSBDC Capital Formation Service provides service statewide, and is housed at the Metro Boston Regional Center.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Lee Morrill

Services: The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Central Mass Regional Office serves Worcester county.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Central Mass Regional Center.

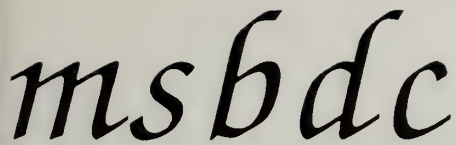
Outreach Service Locations

Fitchburg/Leominster	North Central Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce
Clinton	Chamber of Commerce

Center Activities: During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Central Massachusetts Regional Office counseled 616 clients consisting of 213 women clients (35%) and 50 minority clients (8%).

Counseling/Training		Impact	
Clients Counseled	616	Financing Secured	\$2,480,000
Hours of Counseling	3,326	Average (21 clients)	\$118,095
Training Programs	23	Jobs Created	65
Training Attendees	276	Jobs Retained	18

- Staff spoke at the Worcester Chapter of American Business Women's Association on "Risks and Rewards of Starting Your Own Business".
- Staff has continued its cooperation with State Office of Minority Women Business Assistance (SOMWBA).



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts
101 State Street - Suite 424
Springfield, MA 01103
(413) 737-6712

Services: The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Western Mass Regional Center serves Hampden, Hampshire, Franklin and Berkshire counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing, minority business assistance and international trade which further augment the services of the Western Mass Regional Center.

Outreach Service Locations

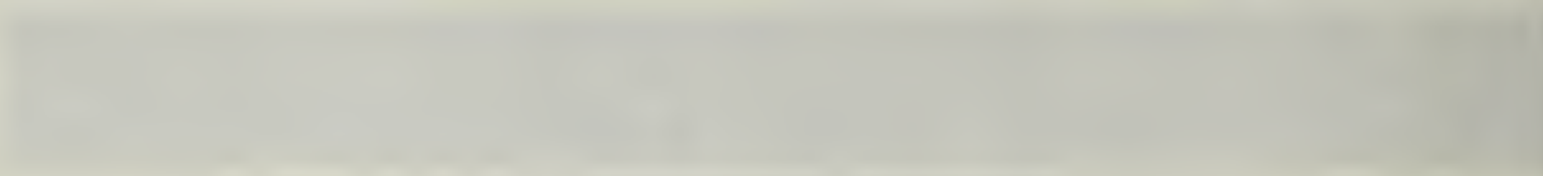
Athol	North Quabbin Chamber of Commerce
Greenfield	Franklin County Chamber of Commerce
Northampton	City of Northampton
Palmer	Quaboag Valley Chamber of Commerce
Pittsfield	Central Berkshire Chamber of Commerce

Center Activities: During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Western Massachusetts Regional Office counseled 969 clients consisting of 299 women clients (31%) and 118 minority clients (12%).

Counseling/Training		Impact	
Clients Counseled	969	Financing Secured	\$1,296,000
Hours of Counseling	3,635	Average (20 clients)	\$64,800
Training Programs	25	Jobs Created	42
Training Attendees	323	Jobs Retained	35

- Staff established a loan program for residents of Northampton and discussed how to better facilitate the program and services offered.
- Staff worked with the US/USSR Bridge for Press Program to promote a seminar for a Russian trade delegation interested in establishing joint ventures with Massachusetts firms.

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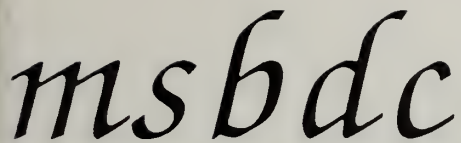
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

NORTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Lowell
450 Aiken Street
Lowell, MA 01854
(508) 458-7261

Services: The Northeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues. The Northeastern Mass Regional Center serves North Middlesex and Essex counties.

The MSBDC provides specialized services in the areas of capital formation, manufacturing and international trade which further augment the services of the Northeastern Mass Regional Center.

Outreach Service Locations

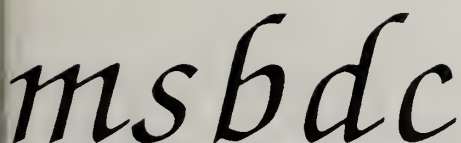
North Shore Satellite Center
Lawrence
Northern Essex

Salem State College/Salem
Greater Lawrence Community Action Council, Inc.
Northern Essex Community College

Center Activities: During Fiscal Year 1990 (September 30, 1989 - September 29, 1990), the Northeastern Mass Regional Center counseled 703 clients consisting of 243 women clients (35%) and 117 minority clients (17%).

Counseling/Training		Impact	
Clients Counseled	703	Financing Secured	\$378,000
Hours of Counseling	4,999	Average (7 clients)	\$54,000
Training Programs	25	Jobs Created	16
Training Attendees	318	Jobs Retained	28

- A staff member met with the Lowell Finance and Development Corporation to assist the Greater Lowell business people.
- A staff member has been active in the steering committee of the Downtown Lawrence Action Agenda for the Nineties.
- A staff member joined the New England Minority Purchasing Council's Vendor Task Force as a member of the public relations and steering committees.
- Staff attended a meeting of the Boston Business Retail Group, a network of professional, marketing and entrepreneurial women of the Greater Boston area.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MANUFACTURERS SUPPORT SERVICES PROGRAM

The Massachusetts Small Business Development Center's Manufacturers Support Services Program (MSSP) is a specialty center designed to provide in-depth assistance to small manufacturers through free one-to-one counseling and low cost technical management workshops.

Working with the small business person, we can help to identify areas of concern, develop solutions and plan an implementation process which should result in a more efficient operation of the firm. The Manufacturers Support Services Program is designed to help you respond to the complex demands arising in today's business environment by effectively utilizing the resources of government, academia and the private sector.

The MSSP merges its technical assistance with the MSBDC's management-based assistance program to provide in-depth services to small manufacturers.

Areas of Assistance

- **Manufacturing Management** includes: shop floor control, i.e. scheduling, production control, basic quality methods and procedures, reporting systems, operational planning, continuous improvement philosophies.
- **Total Quality Management** includes: quality issues in the 90's, simplified statistical process control (SPC), employee involvement (problem solving) techniques, customer requirements.
- **Just-in-Time (JIT)** philosophies and how supplier companies are affected.
- **Cost Management** includes: cost control, inventory control, analysis of monthly P&L reports, labor efficiency, equipment utilization, back log control, estimate and actual cost comparison, purchasing, overhead factors, minimizing waste \$, estimating procedures, WIP.
- **Special Workshops and Seminars** include: geometric tolerancing and dimensioning, tool control systems, personnel administration, doing business with government agencies, new product start-up, starting a manufacturing business, customer relations, others as required.

Training: A "Continuous Improvement Program" has been developed which helps companies focus on management, quality, cost, delivery and technology changes. Key program components are the modern management skills required by changes in technology and procedures. MSBDC works with firms in both the problem identification and solution implementation stages.

Co-op Program (*Western Mass only - not a free service*): Management and engineering seniors and graduate students are available for assignments at small businesses for specific problem solving roles which include training of personnel and implementation.

**For information on the Manufacturers Support Services Program,
contact Paul Vande Geer, Program Manager* at (413) 545-6301.**

* Manufacturing company references available upon request.

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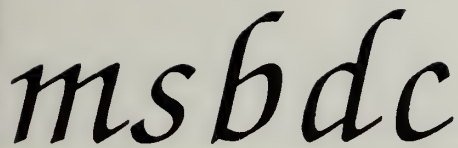
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

OFICINA REGIONAL DE MASSACHUSETTS OCCIDENTAL

Generalidades: La Universidad de Massachusetts por medio de la escuela de administración opera el centro para el desarrollo de la pequeña empresa (MSBDC). La oficina regional de Massachusetts del MSBDC sirve a los condados de Hampden, Hampshire, Franklin y Berkshire. Los servicios que proveen incluyen, pero no están limitados a administración, financiamiento, asistencia técnica y seminarios.

Servicios Disponibles: El MSBDC provee servicios en las siguientes áreas:

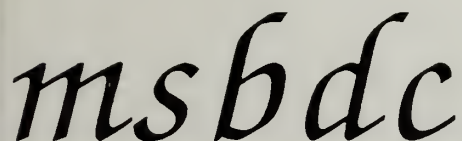
1. **Consejería:** El MSBDC ofrece consejería individual en áreas tales como viabilidad, mercadeo, contabilidad, planiamiento financiero, información y asistencia en solicitud de préstamos bancarios, producción y administración para el pequeño empresario trabajando o con el fin de trabajar en reventas, ventas al por mayor, manufactureo y servicios generales para empresas.
2. **Educación Suplementaria:** El MSBDC realiza seminarios y clases para negocios establecidos o personas que planifican iniciar un negocios. Muchos de estos programas están siendo llevados a cabo con el apoyo de la cámara de comercio, universidades locales, organizaciones de desarrollo comunitario, asociaciones de comercio, la oficina ejecutiva de asuntos económicos, la administración de la pequeña empresa y el cuerpo de servicios de los ejecutivos retirados.
3. **Información y Referencias:** El MSBDC mantiene información al día sobre una gran variedad de servicios para el pequeño empresario proveídos dos por otras agencias.

Cuotas: Los servicios de consejería y referencias son ofrecidos sin costo alguno. Los seminarios son ofrecidos por una cuota nominal.

Recursos: El MSBDC es manejado por un grupo de profesionales con mucha experiencia en el campo de los negocios y una preparación educativa excelente. Este equipo de profesionales es ayudado por el personal de las universidades, estudiantes calificados y consejeros particulares.

Acceso: Cualquier persona de la región occidental de Massachusetts podrá-dirigirse al MSBDC a través del Suite #424, 101 State Street, Springfield, MA 01003. Las horas de oficina son de las 8:30 hasta las 4:30. Semanalmente también hay horas disponibles en Pittsfield, Greenfield, Northampton y Palmer. Se pueden hacer citas especiales según sea necesario.

Financiamiento: El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712.



Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts
101 State Street - Suite #424
Springfield, MA 01103
(413) 737-6712

Servicios de Extensión/Localizaciones

Greenfield	Cámara de Comercio del condado de Franklin
Holyoke	Cámara de Comercio de la Ciudad de Holyoke
Northampton	Ciudad de Northampton
Palmer	Cámara de Comercio del Valle de Quaboag
Pittsfield	Cámara de Comercio de Berkshire Central
Springfield	Alianza Urbana de la Ciudad de Springfield

Actividades del Centro de 1990

(30 de septiembre 1989 - 29 de septiembre de 1990)

Consejería/Capacitación		Resultado	
Clientes Asesorados	969	Financiamiento obtenido	\$1,296,000
Horas de Consejería	3,635	Promedio (37 clientes)	\$64,800
Programas de capacitación	25	Empleos creados	42
Asistencia/capacitación	323	Empleos mantenidos	35

Perfil de la clientele

Mujeres	299	31%
Minorias	118	12%

"El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712."

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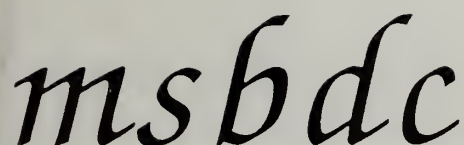
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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

ESTRUCTURA DEL CENTRO DE DESARROLLO PARA LA PEQUEÑA EMPRESA

Resumen

Fecha de Establecimiento: Septiembre de 1980

Oficina Principal: Universidad de Massachusetts/Amherst
Escuela de Administración

Objetivos del Programa: Proveer al pequeño empresario con un programa de consejería personal de alta calidad en administración y asistencia técnica y programas educativos usando de una forma efectiva los recursos del gobierno, el sector académico y particular.

Estructura del MSBDC:

Oficinas Principales

- Oficina Estatal

Instituciones Patrocinadoras

U. de Massachusetts/Amherst

Teléfonos

(413) 545-6301

Centros Regionales

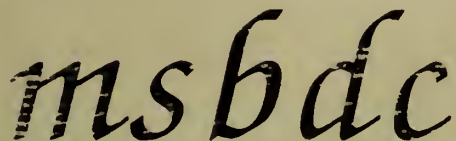
• MA. Occidental	U. de Massachusetts/Amherst	(413) 737-6712
• MA. Central	U. Clark	(508) 793-7615
• Boston Urbano	Boston College	(617) 552-4091
• MA. Sureste	U. del Sureste de MA.	(508) 673-9783
• MA. Noreste	U. de Lowell	(508) 458-7261

Programas/Centros de Especialización

• Servicio de Formación de Capital	Boston College	(617) 552-4091
• Centros de Asistencia para Negocios Minorías	U. de Massachusetts/Amherst	(617) 287-7017
• Programa de Asistencia para Fabricantes	U. de Massachusetts/Amherst	(413) 545-6301

"El programa de MSBDC se financia a través de una sociedad de la administración de la pequeña empresa y la oficina ejecutiva de asuntos económicos por medio de la Universidad de Massachusetts en Amherst a través del acuerdo SB-2M-00040-11. El MSBDC es un recurso de la red de servicios del desarrollo empresarial de la asociación de la pequeña empresa. Para mayor información acerca de cualquier programa estatal de la SBA o del MSBDC, por favor comunicarse con el MSBDC al teléfono 413-737-6712."





Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

BRIEFING SHEET

ESTABLISHED

September 1980

LEAD INSTITUTION

University of Massachusetts/Amherst
School of Management

CONSORTIUM MEMBERS

Boston College, Salem State College, Clark University,
University of Massachusetts/Dartmouth

PROGRAM OBJECTIVE

To provide to small business a high quality program of one-to-one management and technical assistance counseling and educational programs by effectively combining the resources of government, education and the private sector

FUNDING SOURCES

50% U. S. Small Business Administration

25% Commonwealth of Massachusetts/
Executive Office of Economic Affairs

25% University of Massachusetts/Amherst and the
consortium members

SERVICES

Through a network of regional and specialty centers (see back), the MSBDC provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing, international trade, etc. Training programs are offered for a nominal fee on a wide variety of management issues.

MSBDC NETWORK

STATE OFFICE

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003
(413) 545-6301
State Director: John Ciccarelli

REGIONAL CENTERS

Central Mass Regional Office

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Laurence Marsh

North Shore Regional Office

Salem State College
197 Essex Street
Salem, MA 01970
(508) 741-6343
Regional Director: Frederick Young

Metro Boston Regional Office

Boston College
Rahner House
96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Southeastern Mass Regional Office

University of Massachusetts/Dartmouth
P.O. Box 2785 - 200 Pocasset Street
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Western Mass Regional Office

University of Massachusetts/Amherst
101 State Street - Suite 424
Springfield, MA 01103
(413) 737-6712
Regional Director: Dianne Fuller Doherty

SPECIALTY CENTERS/PROGRAMS

Capital Formation Service

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167
(617) 552-4091
Director: Don Rielly

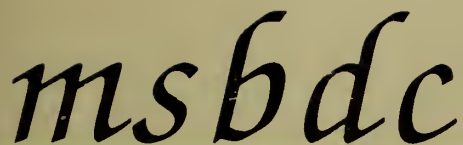
International Trade Program

University of Massachusetts/Amherst
School of Management, Room 205
Amherst, MA 01003
(413) 545-6301
Director: John Ciccarelli

Minority Business Assistance Center

University of Massachusetts/Amherst
250 Stuart Street, 12th Floor
Boston, MA 02116
(617) 287-7016
Director: Joseph France

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Massachusetts Small Business Development Center
School of Management
University of Massachusetts at Amherst

SUMMARY OF ACTIVITIES FOR MSBDC NETWORK

September 30, 1990 - September 29, 1991

COUNSELING/TRAINING

Clients Counseled	3,945
Hours of Counseling	24,449
Training Programs	126
Training Attendees	1,762

CLIENT PROFILES

Women	1,351	34%
Minority	556	14%

TYPE OF BUSINESS

Retail	25%
Services	49%
Wholesale	5%
Manufacturing	13%
Construction	4%
Other	4%

AGE OF FIRM

Preventure	64%
1-4 Years	22%
5 Years and Older	14%

IMPACT

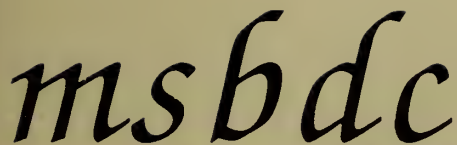
Financing Secured

58 Clients	\$8,147,497
Range	\$500 - 3,500,000
Average	\$140,475

ACHIEVEMENTS 1980-1991

Total Counseling Clients	31,557
Training Programs	1,485
Training Attendees	31,894
Financing Secured	\$137,553,019
Jobs Created	3,521

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Massachusetts Small Business Development Center
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WESTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts
101 State Street - Suite 424
Springfield, MA 01103
(413) 737-6712

Regional Director: Dianne Fuller Doherty

Services: The Western Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the Western Mass Regional Center.

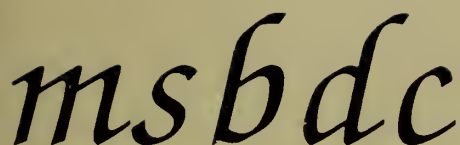
Outreach Service Locations:

Athol/Orange	North Quabbin Chamber of Commerce
Greenfield	Franklin County Chamber of Commerce
Holyoke	Greater Holyoke Chamber of Commerce
Northampton	City of Northampton
Palmer	Quaboag Valley Chamber of Commerce
Pittsfield	Central Berkshire Chamber of Commerce

Center Activities: During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Western Massachusetts Regional Office counseled 967 clients consisting of 356 women clients (37%) and 107 minority clients (11%).

Counseling/Training		Impact	
Clients Counseled	967	Financing Secured	\$1,450,500
Hours of Counseling	3,747	Average (21 clients)	\$69,071
Training Programs	13	Jobs Created	49
Training Attendees	96	Jobs Retained	77

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CENTRAL MASSACHUSETTS REGIONAL OFFICE

Clark University
Graduate School of Management
950 Main Street
Worcester, MA 01610
(508) 793-7615
Regional Director: Laurence Marsh

Services: The Central Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the Central Mass Regional Center.

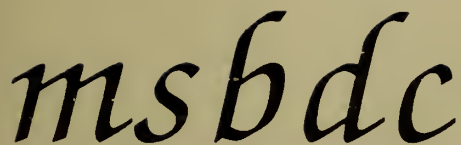
Outreach Service Locations:

Acton	Chamber of Commerce
Clinton	Chamber of Commerce
Fitchburg/Leominster	North Central Chamber of Commerce
Framingham	MetroWest Chamber of Commerce
Gardner	Greater Gardner Chamber of Commerce
Marlborough	Chamber of Commerce
Milford	Chamber of Commerce
Southbridge	Tri-Community Chamber of Commerce

Center Activities: During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Central Massachusetts Regional Office counseled 622 clients consisting of 181 women clients (29%) and 50 minority clients (8%).

Counseling/Training		Impact	
Clients Counseled	622	Financing Secured	\$863,600
Hours of Counseling	3,044	Average (15 clients)	\$57,573
Training Programs	23	Jobs Created	34
Training Attendees	250	Jobs Retained	35

- Staff attended a conference on High Growth Business in Central Massachusetts sponsored by the Worcester Business Journal and Ernst and Young.
- The office continued its cooperative relationship with the State Office of Minority Women Business Assistance (SOMWBA).
- Staff attended plastics trade show in Worcester.



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SOUTHEASTERN MASSACHUSETTS REGIONAL OFFICE

University of Massachusetts/Dartmouth
200 Pocasset Street, P.O. Box 2785
Fall River, MA 02722
(508) 673-9783
Regional Director: Clyde Mitchell

Services: The Southeastern Massachusetts Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the Southeastern Mass Regional Center.

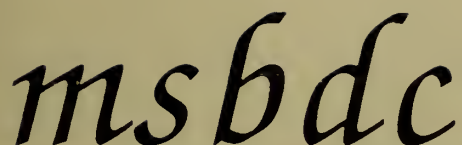
Outreach Service Locations:

Attleboro	Chamber of Commerce
Barnstable	Cape Cod Commission
Franklin	Chamber of Commerce
Mansfield	Tri-Town Chamber of Commerce
Medfield	Public Library
New Bedford	Chamber of Commerce
North Attleboro	Chamber of Commerce
Plymouth	Chamber of Commerce

Center Activities: During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Southeastern Massachusetts Regional Center counseled 433 clients consisting of 117 women clients (27%) and 31 minority clients (7%).

Counseling/Training		Impact	
Clients Counseled	433	Financing Secured	\$20,500
Hours of Counseling	4,552	Average (2 clients)	\$10,250
Training Programs	36	Jobs Created	5
Training Attendees	656		

- The center continued counseling services to the Portuguese-speaking business community.
- Staff made several public media presentations and appeared as guests in both television and radio to discuss the MSBDC program.



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NORTH SHORE REGIONAL OFFICE

Salem State College
197 Essex Street
Salem, MA 01970
(508) 741-6343

Regional Director: Frederick Young

Services: The North Shore Regional Center, established in September 1991, provides free one-to-one counseling to prospective and existing small businesses on topics such as pre-venture feasibility, business plan development, financial planning, cash flow management, human resource issues and marketing.

Training programs are offered for a nominal fee on a wide variety of management issues. Many programs are co-sponsored with chambers of commerce, local colleges and universities, community development organizations, trade associations, the Executive Office of Economic Affairs and the Small Business Administration.

The North Shore Regional Center maintains current information on a wide range of small business services provided by other agencies.

The MSBDC provides specialized services in the areas of capital formation, minority business assistance and international trade which further augment the services of the North Shore Regional Center.

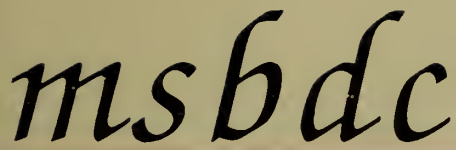
The MSBDC is staffed by professionals with extensive business experience and excellent educational backgrounds. The work of the professional staff is augmented by college faculty, qualified students and private consultants.

Outreach Service Locations:

Amesbury
Danvers
Gloucester
Haverhill
Lawrence
Salem

Chamber of Commerce
North Shore Chamber of Commerce
Chamber of Commerce
Northern Essex Community College
Greater Lawrence Community Action Council
Salem State College/Alumni House

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METRO BOSTON REGIONAL OFFICE

Boston College
Rahner House - 96 College Road
Chestnut Hill, MA 02167
(617) 552-4091
Regional Director: John McKiernan

Services: The Metro Boston Regional Center provides free one-to-one counseling to prospective and existing small businesses on topics such as: business plan development, finance, cash flow management, human resource issues, marketing and international trade. Training programs are offered for a nominal fee on a wide variety of management issues.

The MSBDC provides specialized services in the areas of capital formation, international trade and minority business assistance which further augment the services of the Metro Boston Regional Center.

Outreach Service Location:

Quincy

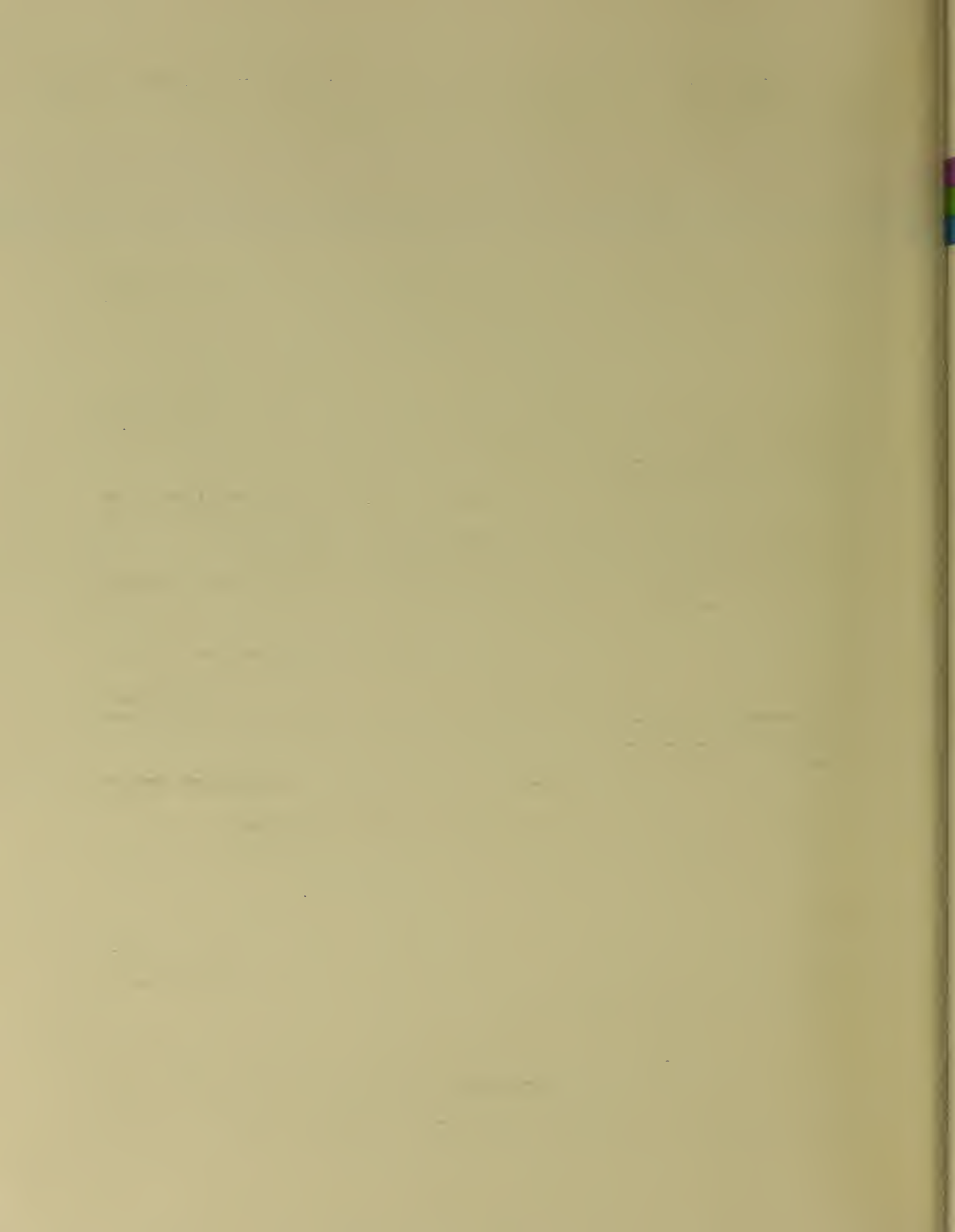
Chamber of Commerce

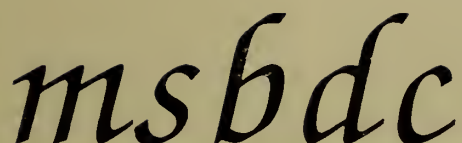
Center Activities: During Fiscal Year 1991 (September 30, 1990 - September 29, 1991), the Metro Boston Regional Office counseled 928 clients consisting of 370 women clients (40%) and 99 minority clients (11%).

Counseling/Training		Impact	
Clients Counseled	928	Financing Secured	\$240,00
Hours of Counseling	3,936	Average (4 clients)	\$60,000
Training Programs	29	Jobs Created	20
Training Attendees	402	Jobs Retained	3

- Staff worked with the South Shore Chamber of Commerce's Small Business Committee.
- The MSBDC Capital Formation Service provides services statewide, and is housed at the Metro Boston Regional Center.

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SPECIALTY CENTERS AND PROGRAMS

To enhance the expertise of our regional centers, the Massachusetts Small Business Development Center established three specialty centers to address specific issues of small business.

- **Capital Formation Service**

(617) 552-4091

Boston College
96 College Road - Rahner House
Chestnut Hill, MA 02167

Director: Don Rielly

Provides assistance to clients requiring financing from non-conventional sources such as quasi-public financing programs; state, federal and local programs; venture capital; and private investors.

Counseling: 106 Clients Counseled; 1,256 Hours of Counseling

Impact: \$5,024,200 in Financing Secured; \$1,004,840 Average (5 clients); 42 Jobs Created; 6 Jobs Retained

- **Minority Business Assistance Center**

(617) 287-7016

University of Massachusetts
250 Stuart Street, 12th Floor
Boston, MA 02116

Director: Joseph France

Delivers services on a targeted basis to the minority community of Greater Boston.

Counseling: 1,443 Hours of Counseling; 201 Clients Counseled

Client Profile: 93 Women Clients (46%); 157 Minority Clients (78%)

Impact: \$115,399 in Financing Secured

- **International Trade Program**

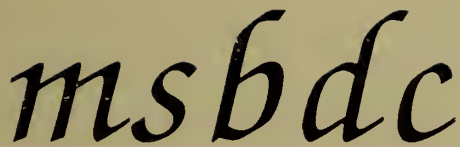
(413) 545-6301

University of Massachusetts
School of Management, Room 205
Amherst, MA 01003

Director: John Ciccarelli

Provides clients interested in international trade with preliminary market analysis of specific countries. An export primer, *Start Thinking Export!*, has been published as a reference guide providing important information and resources to assist you in your international trade endeavors.

Counseling: 1,303 Hours of Counseling; 42 Clients Counseled



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SPECIAL INITIATIVES

Financial Management Seminars

In April 1990, the MSBDC initiated financial management seminars utilizing Lotus 1-2-3 software. This is a unique partnership between the Association of Small Business Development Centers and Lotus Development Corporation. To date, 15 seminars have been held with 174 attendees. Seminars continue to be held throughout the MSBDC network: State Office (413) 545-6301; Central Massachusetts Regional Office (508) 793-7615; North Shore Regional Office (508) 451-6343; Southeastern Mass Regional Office (508) 673-9783; Metro Boston Regional Office (617) 552-4091. Contact the center closest to you for information on the next available session.

Learning Centers

In May 1990, the MSBDC entered into a new agreement as one of seven pilot sites in a partnership between Lotus Development Corporation, International Business Machines and the Association of Small Business Development Centers. Learning Centers are now available in each of the regional centers and the Minority Business Assistance Center. During Fiscal Year 1991, 194 individuals utilized the Learning Center for 918 hours of training.

A Learning Center consists of two donated IBM PS/2 60 with software contributed by Lotus and IBM. The Learning Center provides clients an opportunity to learn about the power of the computer as it relates to business applications through a demo station, as well as to work with individual software packages provided at a training station. All hardware and furniture has been contributed by Lotus and IBM. To set up an appointment to use the Learning Center, call your nearest MSBDC regional center.





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